B22C (Official Form 22C) (Chapter 13) (01/08)

In re Dwig	ht Lawrence	According to the calculations required by this statement:		
	Debtor(s)	■ The applicable commitment period is 3 years.		
Case Number:	10-45825	☐ The applicable commitment period is 5 years.		
	(If known)	☐ Disposable income is determined under § 1325(b)(3).		
		■ Disposable income is not determined under § 1325(b)(3).		
		(Check the boxes as directed in Lines 17 and 23 of this statement.)		

CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME

In addition to Schedules I and J, this statement must be completed by every individual chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. REPORT OF INCOME					
	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.					
1	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10.					
	b. Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the sixmonth total by six, and enter the result on the appropriate line.	ne'')	Column A Debtor's Income		Column B Spouse's Income	
2	Gross wages, salary, tips, bonuses, overtime, commissions.	\$	0.00	\$	0.00	
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.					
	a. Gross receipts Debtor Spouse 0.00 \$ 0.00					
	b. Ordinary and necessary business expenses \$ 0.00 \$ 0.00					
	c. Business income Subtract Line b from Line a	\$	0.00	\$	0.00	
4	Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV. Debtor Spouse a. Gross receipts \$ 0.00 \$ 0.00 b. Ordinary and necessary operating expenses \$ 0.00 \$ 0.00					
	c. Rent and other real property income Subtract Line b from Line a	\$	0.00	\$	0.00	
5	Interest, dividends, and royalties.	\$	0.00	\$	0.00	
6	Pension and retirement income.	\$	0.00	\$	0.00	
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse.	\$	0.00	\$	0.00	
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$ 0.00	\$	0.00		0.00	

9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.							
			Debtor		Spouse]		
	a. Unemployment	\$ \$	762.00	\$ \$	0.00	-	762.00	\$ 0.00
- 10	Subtotal. Add Lines 2 thru 9 in Column A, a		n B is complete	d. add Lin	nes 2 through 9	\$	702.00	5 0.00
10						762.00	\$ 0.00	
11	Total. If Column B has been completed, add the total. If Column B has not been complete					\$		762.00
	Part II. CALCULA	TION OF	F § 1325(b)(4) COM	MITMENT	PERIOD)	
12	Enter the amount from Line 11						\$	762.00
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.					or the ne		
	a.							
	c.		\$					
	Total and enter on Line 13						\$	0.00
14	Subtract Line 13 from Line 12 and enter the result.						\$	762.00
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.					and \$	9,144.00	
16	Applicable median family income. Enter the median family income for applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					This		
	a. Enter debtor's state of residence:	МО	b. Enter del	otor's hous	sehold size:	1	\$	39,563.00
17	 Application of § 1325(b)(4). Check the applicable box and proceed as directed. ■ The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement. □ The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement. 						•	
	Part III. APPLICATION O	F § 1325(b)(3) FOR DET	ERMINI	NG DISPOSAE	BLE INCOM	ИE	
18	Enter the amount from Line 11.						\$	762.00
19	Marital Adjustment. If you are married, but income listed in Line 10, Column B that was or the debtor's dependents. Specify in the line of the spouse's tax liability or the spouse's supthe amount of income devoted to each purpos conditions for entering this adjustment do not a. b. c.	NOT paid on some below the popport of persons. If necessa	on a regular basis basis for exclud sons other than t ary, list additiona	for the ho ing the Co the debtor	ousehold expense olumn B income or the debtor's o	es of the del (such as pay lependents)	otor ment and	
	Total and enter on Line 19.						\$	0.00
20	Current monthly income for § 1325(b)(3).	Subtract Lir	ne 19 from Line	18 and en	ter the result.		\$	762.00

21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.) by the number 12 and	\$	9,144.00			
22	Applicable median family income. Enter the amount from Line 16.							\$	39,563.00		
Application of § 1325(b)(3). Check the applicable box and proceed as directed. The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is detern 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.						his statement.	ned und	der §			
		e amount on Line 21 is not 25(b)(3)" at the top of page									
		Part IV. CA	ALCULATION ()F I	EDU	CTIONS FR	OM INCOME				
		Subpart A: De	eductions under Star	ndar	ds of tl	ne Internal Reve	nue Service (IRS)				
24A	Enter i	nal Standards: food, appar n Line 24A the "Total" amo able household size. (This in	unt from IRS National S	tanda	rds for	Allowable Living E	Expenses for the	\$			
24B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 16b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.					dards for Out-of-Pocket loj.gov/ust/ or from the who are under 65 years of e or older. (The total ly Line a1 by Line b1 to tiply Line a2 by Line b2					
	Household members under 65 years of age			Hou	sehold	members 65 years	of age or older				
	a1.	Allowance per member		a2.		ance per member		_			
	b1.	Number of members		b2.		er of members					
	c1.	Subtotal		c2.	Subtot	Subtotal					
25A	Utilitie	Standards: housing and ut s Standards; non-mortgage of the at www.usdoj.gov/ust/ or	expenses for the applica	ble co	unty an	d household size. (\$			
25B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and household size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero. a. IRS Housing and Utilities Standards; mortgage/rent Expense b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47 c. Net mortgage/rental expense Subtract Line b from Line a.					\$					
		Standards: housing and ut		vou c	ontend t			Ψ			
26	does no	ot accurately compute the all ny additional amount to whi	lowance to which you ar	e enti	tled und	er the IRS Housing	and Utilities Standards,	\$			

27A	Local Standards: transportation; vehicle operation/public transportation expense allowance in this category regardless of whether you pay the expense allowance in this category regardless of whether you pay the expense of whether you use public transportation. Check the number of vehicles for which you pay the operating expenses included as a contribution to your household expenses in Line 7. \square 0 If you checked 0, enter on Line 27A the "Public Transportation" amount you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" Transportation for the applicable number of vehicles in the applicable of the public transportation for the public transportati					
	Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
27B	Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from the IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
28	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) □ 1 □ 2 or more. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle 1, b. as stated in Line 47 c. Net ownership/lease expense for Vehicle 1 Subtract Line b from Line a.					
29	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 28. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero. a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle 2, b. as stated in Line 47					
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$			
30	Other Necessary Expenses: taxes. Enter the total average monthly ex state, and local taxes, other than real estate and sales taxes, such as inconsecurity taxes, and Medicare taxes. Do not include real estate or sales	ome taxes, self employment taxes, social	\$			
31	Other Necessary Expenses: mandatory deductions for employmen deductions that are required for your employment, such as mandatory runiform costs. Do not include discretionary amounts, such as voluments.	\$				
32	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.					
33	Other Necessary Expenses: court-ordered payments. Enter the total pursuant to the order of a court or administrative agency, such as spous payments on past due obligations included in line 49.		\$			
34	Other Necessary Expenses: education for employment or for a phy the total average monthly amount that you actually expend for educatio education that is required for a physically or mentally challenged depen providing similar services is available.	n that is a condition of employment and for	\$			
35	Other Necessary Expenses: childcare. Enter the total average month childcare - such as baby-sitting, day care, nursery and preschool. Do no		\$			

36	Other Necessary Expenses: health care. Enter the ave care that is required for the health and welfare of yourself paid by a health savings account, and that is in excess of for health insurance or health savings accounts listed	\$			
37	Other Necessary Expenses: telecommunication service actually pay for telecommunication services other than you pagers, call waiting, caller id, special long distance, or interest welfare or that of your dependents. Do not include any	\$			
38	Total Expenses Allowed under IRS Standards. Enter	the total of Lines 24 through 37.	\$		
	-	onal Living Expense Deductions penses that you have listed in Lines 24-37			
39	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents a. Health Insurance \$ b. Disability Insurance \$ c. Health Savings Account \$ Total and enter on Line 39 If you do not actually expend this total amount, state your actual total average monthly expenditures in the space				
40	below: \$ Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.				
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				
42	Home energy costs. Enter the total average monthly am Standards for Housing and Utilities, that you actually experience with documentation of your actual expenses, a claimed is reasonable and necessary.	\$			
43	Education expenses for dependent children under 18. incur, not to exceed \$137.50 per child, for attendance at a dependent children less than 18 years of age. You must pactual expenses, and you must explain why the amoun accounted for in the IRS Standards.	\$			
44	Additional food and clothing expense. Enter the total a expenses exceed the combined allowances for food and clothing standards, not to exceed 5% of those combined allowance from the clerk of the bankruptcy court.) You must demoreasonable and necessary.	\$			
45	Charitable contributions. Enter the amount reasonably contributions in the form of cash or financial instruments $170(c)(1)-(2)$. Do not include any amount in excess of	to a charitable organization as defined in 26 U.S.C. §	\$		
46	Total Additional Expense Deductions under § 707(b).	Enter the total of Lines 39 through 45.	\$		

			Subpart C: Deductions for De	bt I	Payment		
47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.						
	Name of Creditor Property Securing the Debt Average Does payment include taxes or Payment insurance					1	
	a.			\$ T	otal: Add Lines	□yes □no	 \$
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments.						
	a.	Name of Creditor	Property Securing the Debt		1/60th of t	the Cure Amount	
	a.				•	Total: Add Lines	\$
Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.						\$	
		ter 13 administrative expense ing administrative expense.	s. Multiply the amount in Line a by the	amou	unt in Line b, and	d enter the	
50	a. b.	Projected average monthly C	hapter 13 plan payment. strict as determined under schedules	\$			
30	υ.	issued by the Executive Office	the for United States Trustees. (This www.usdoj.gov/ust/ or from the clerk of	x			
	c.	Average monthly administrat	ive expense of Chapter 13 case	То	tal: Multiply Lir	nes a and b	\$
51	Total	Deductions for Debt Paymen	t. Enter the total of Lines 47 through 50).			\$
		\$	Subpart D: Total Deductions f	ron	1 Income		
52	Total	of all deductions from income	e. Enter the total of Lines 38, 46, and 5	1.			\$
		Part V. DETERMI	NATION OF DISPOSABLE I	NC	OME UNDI	ER § 1325(b)(2)	
53	Total current monthly income. Enter the amount from Line 20.					\$	
Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.					\$		
55	as cor		enter the monthly total of (a) all amounts ent plans, as specified in § 541(b)(7) and § 362(b)(19).				\$
56	Total	of all deductions allowed und	ler § 707(b)(2). Enter the amount from	Line	52.		\$

	Deduction for special circumstances. If there are special there is no reasonable alternative, describe the special circumnecessary, list additional entries on a separate page. Total the provide your case trustee with documentation of these of the special circumstances that make such expense needs	f				
57	Nature of special circumstances	Amount of Expense]			
	a.	\$	7			
	b.	\$]			
	c.	\$	7			
		Total: Add Lines	$\square _{\$}$			
58	Total adjustments to determine disposable income. Addresult.	d the amounts on Lines 54, 55, 56, and 57 and enter the	\$			
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.					
	Part VI. ADDITIO	ONAL EXPENSE CLAIMS	\$			
	Other Expenses. List and describe any monthly expenses, you and your family and that you contend should be an additional sources on a separate page. All expenses.	er § 707(b)(2)(A)(ii)(I).				
60	Expense Description	Monthly Amour	nt			
00	a.	\$				
	b.	\$				
	C.	\$				
	d.	\$	_			
	Total: Add	Lines a, b, c and d \$				
	Part VII	I. VERIFICATION				
61	I declare under penalty of perjury that the information proving must sign.) Date: June 23, 2010	Signature: // / / / / / / / / / / / / / / / / /	ıt case, both debtors			
		,				